

**ABSTRACT OF THE DISCLOSURE**

A credit or debit copy-protected optical disc for use with a CD-ROM drive to provide for payment over a network to a seller of supplies or services comprising: a hybrid optical disc having a ROM portion and a RAM portion; the ROM portion including a preformed identification signature which is  
5 impressed into the ROM portion of the hybrid optical disc and is arranged to be difficult for a pirate to copy; and the RAM portion being adapted to be written on to include user-specific encrypted information which makes the hybrid optical disc unique or personalized for a specific user and in combination with the ROM  
10 preformed identification signature provides a user-personalized secure signature that permits a user to communicate over the network to make payment for ordered products or services with a high degree of assurance that the information on the optical disc is secure from piracy.